



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

FORMAN HOLT  
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Attorneys for Charles M. Forman,  
Chapter 7 Trustee  
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Order Filed on August 7, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

ELIZABETH M. CONVERY,

Debtor.

Chapter 7

Case No. 22-16516 (VFP)

Hon. Vincent F. Papalia

**ORDER DISALLOWING CLAIM NO. 1 FILED BY  
CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ONE, N.A.**

The relief set forth on the following page, numbered two (2), be and hereby is

**ORDERED.**

**DATED: August 7, 2024**

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Page (2)

Debtor: Elizabeth M. Convery

Case No.: 22-16516 (VFP)

Caption: Order Disallowing Claim No. 1 Filed by Capital One Auto Finance, a Division of Capital One, N.A.

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**THIS MATTER**, having been brought before the Court upon the motion filed by Charles M. Forman, the chapter 7 trustee (the “Trustee”) for Elizabeth M. Convery (the “Debtor”), to disallow Claim No. 1 filed by Capital One Auto Finance, a Division of Capital One, N.A. (the “Claimant”) pursuant to 11 U.S.C. §§105 and 502 and Fed. R. Bankr. P. 3007; and all parties in interest having received notice of the hearing and an opportunity to object; and the Court having considered all pleadings filed and the objections, if any; and for good cause shown, it is hereby

**ORDERED** that Claim No. 1 filed by the Claimant be and hereby is disallowed in its entirety.

In re:  
Elizabeth M. Convery  
Debtor

Case No. 22-16516-VFP  
Chapter 7

District/off: 0312-2  
Date Rcvd: Aug 08, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Elizabeth M. Convery, 455 Lebanon Street, Wyckoff, NJ 07481-3020

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
Cassandra C. Norgaard	on behalf of Creditor John Conte cnorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com;norgaard.cassandra.b124931@notify.bestcase.com
Cassandra C. Norgaard	on behalf of Creditor David Repetto cnorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com;norgaard.cassandra.b124931@notify.bestcase.com
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com

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Page 2 of 2

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Total Noticed: 1

Denise E. Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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on behalf of Plaintiff Mary Stachowiak jdiitorio@shapiro-croland.com

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Justin Baumgartner

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Kimberly J. Salomon

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Myles Missirian

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Richard D. Trenk

on behalf of Interested Party Convery 2008 Family Trust rtrenk@trenkisabel.law averdugo@tisslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18